DI (OHICIAI FORIII I) (1/08)	Document	Payer	01 40		
	Bankruptcy Co District of Illino			Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Middle): Snodgrass, Gregg H.			nt Debtor (Spouse) (Last, First s, Kelly J.	st, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  None		1	mes used by the Joint Debtoried, maiden, and trade name	•	S
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (I' (if more than one, state all): 5953	TIN) No./Complete EIN	Last four digit (if more than o	s of Soc. Sec. or Individual- one, state all): 6788	Taxpayer I.D. (IT)	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State) 259 Moders Avenue	)	259 Mod	ss of Joint Debtor (No. and S ers Avenue	treet, City, and St	ate
Cary, IL	ZIPCODE 60013	Cary, IL			ZIPCODE 60013
County of Residence or of the Principal Place of Business	:	1	esidence or of the Principal P	lace of Business:	
Mchenry  Mailing Address of Debtor (if different from street address)	s):	Mchenry Mailing Addi	ress of Joint Debtor (if differ	ent from street add	dress):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor (if different	ent from street address al	bove):			ZIPCODE
(Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Tax-Exempt Entity (Check box, if applicate the Code (the Internal Revenue the Internal Revenu	Check able Check	Chapter 7 Chapter 9 Chapter 12 Chapter 13 Chapter 13 Chapter 13  Chapter 13  Nat (Chapter 13  Debts are primarily debts, defined in 11 § 101(8) as "incurred individual primarily personal, family, or purpose."  Cone box: Chapter 11 ebtor is a small business as debtor is not a small business as debtor's aggregate nonconting wed to insiders or affiliates) as all applicable boxes	U.S.C. by an for a household  Debtors  defined in 11 U.S.C as defined in 11 U.S.C as defined in 12 U.S.C are less than \$2,19	one box) etition for of a Foreign ling etition for of a Foreign ceeding  Debts are primarily business debts  C. § 101(51D)  J.S.C. § 101(51D) ots (excluding debts
attach signed application for the court's consideration	• /	·   🗖 A	plan is being filed with this cceptances of the plan were ore classes, in accordance w	solicited prepetition	
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded an distribution to unsecured creditors.		paid, there will be	e no funds available for		THIS SPACE IS FOR COURT USE ONLY
	5,001- 1000- 5000 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to \$1 to \$1 million mill	000,001 \$10,000,001 \$10 to \$50 lion million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,000 to \$500 to \$1 billion	More than \$1 billion	
	000,001 \$10,000,001 \$10 to \$50 lion million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	

B1 (Official Ta	se 081708718 Doc 1 Filed 05/30/0		51 Desc Main Page 2		
Voluntary Pe (This page must be	etition Document e completed and filed in every case)	Page of Debto(s): Gregg H. Snodgrass & Kelly	J. Snodgrass		
	All Prior Bankruptcy Cases Filed Within Last 8 Years (	-			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)		Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United			
		States Code, and have explained the relief availabed I further certify that I delivered to the debtor the relief available.			
Exhibit A	is attached and made a part of this petition.	X /s/ Scott A. Bentley Signature of Attorney for Debtor(s)	30 March 2008  Date		
l _	wn or have possession of any property that poses or is alleged exhibit C is attached and made a part of this petition.	1 to pose a threat of imminent and identifiable in	arm to public health or sarety?		
Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
Information Regarding the Debtor - Venue (Check any applicable box)					
₫	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending in this D	Pistrict.		
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
		ides as a Tenant of Residential Propoplicable boxes)	erty		
	Landlord has a judgment for possession of debtor's resid	lence. (If box checked, complete the following.)	)		
	(Name of	landlord that obtained judgment)			
	(Address	of landlord)			
	Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	the 30-day		
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).			

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Case 08-71718 Doc 1 Filed 05/		Entered 05/30/08 19:13:51 Desc Main
B1 (Official Form 1) (1/08)	nent	Page 3 of 46 Page 3
Voluntary Petition		Name of Debtor(s):
(This page must be completed and filed in every case)	Ciama	Gregg H. Snodgrass & Kelly J. Snodgrass
	Signa	
Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this is true and correct.	s petition	
[If petitioner is an individual whose debts are primarily consumer debts	ots and	I declare under penalty of perjury that the information provided in this petition
has chosen to file under chapter 7] I am aware that I may proceed und chapter 7, 11, 12, or 13 of title 11, United States Code, understand the		is true and correct, that I am the foreign representative of a debtor in a foreign
available under each such chapter, and choose to proceed under chapt	er 7.	proceeding, and that I am authorized to file this petition.
[If no attorney represents me and no bankruptcy petition preparer sign petition] I have obtained and read the notice required by 11 U.S.C. § 3		(Check only <b>one</b> box.)
		I request relief in accordance with chapter 15 of title 11, United States
I request relief in accordance with the chapter of title 11, United State Code, specified in this petition.	es .	Code. Certified copies of the documents required by § 1515 of title 11 are attached.
		Pursuant to 11 U.S.C.\( \) 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting
W. / / G. W. G. J.		recognition of the foreign main proceeding is attached.
X /s/ Gregg H. Snodgrass Signature of Debtor		
Signature of Deotor		X
X /s/ Kelly J. Snodgrass		(Signature of Foreign Representative)
Signature of Joint Debtor		
		(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)		(Timed Ivane of Foreign Representative)
30 March 2008		
Date		(Date)
Signature of Attorney*		
<u>-</u>		Signature of Non-Attorney Petition Preparer
X /s/ Scott A. Bentley Signature of Attorney for Debtor(s)		I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer
SCOTT A. BENTLEY 6191377		as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation,
Printed Name of Attorney for Debtor(s)		and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,
		3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110
Firm Name		setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any
661 Ridgeview Drive		document for filing for a debtor or accepting any fee from the debtor, as
Address		required in that section. Official Form 19 is attached.
McHenry, IL 60050		D' ( IN   I dd 'C   CD   I   ( D dd   D
_815-385-0669		Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number		Social Security Number (If the bankruptcy petition preparer is not an individual,
_30 March 2008		state the Social Security number of the officer, principal, responsible person or
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitut	tes a	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	e	
		Address
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in th	is notition	
is true and correct, and that I have been authorized to file this petition		X
behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11,		Date
United States Code, specified in this petition.		Signature of bankruptcy petition preparer or officer, principal, responsible
X		person, or partner whose Social Security number is provided above.
XSignature of Authorized Individual		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
		not an individual:
Printed Name of Authorized Individual		If more than one person prepared this document, attach additional sheets
Title of Authorized Individual		conforming to the appropriate official form for each person.
The of Audionzed Individual		A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date		and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re_	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.
	Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: 30 March 2008

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Gregg H. Snodgrass GREGG H. SNODGRASS

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Gregg H. Snodgrass & Kelly J. Snodgrass	Case No
Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
<ul> <li>□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor: /s/ Kelly J. Snodgrass  KELLY J. SNODGRASS
Date: 30 March 2008

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.	
	Debtor	(If known)	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtors Residence 259 Moders Avenue Cary, IL 60013	Fee Simple	J	377,500.00	319,000.00
		. >	377,500.00	

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(Report also on Summary of Schedules.)

In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.	
	Debtor	(If known)	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.     Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking Account # Citibank 225 South Virginia Crystal Lake, IL 60014	J	0.00
Security deposits with public utilities, telephone companies, landlords, and others.	X	Money Market	J	96.82
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings	J	0.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, pictures, etc.	J	200.00
6. Wearing apparel.		Miscellaneous wearing apparel	J	200.00
7. Furs and jewelry.		Miscellaneous jewelry	J	200.00
Firearms and sports, photographic, and other hobby equipment.		Miscellaneous sports equipment	J	650.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	Н	12,000.00

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In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.	
	Debtor	(Ii	f known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		<u> </u>		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Mitsubshi Diamante	J	0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Dell Computer	J	150.00
29. Machinery, fixtures, equipment, and supplies used in business.		Tools	J	200.00

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In re Gr	egg H. Snodgra	ass & Kelly J.	Snodgrass
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Case No. \_

Debto		$\mathbf{D}$	)e	b	t	o
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(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Tot	al	\$ 13,696.82

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Document

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In re Gregg H. Snodgrass & Kelly J. Snodgrass

Page	13	of	46
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**Debtor** 

Case No. \_\_ (If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	claims	the	exemptio	ons to	which	debtor	is	entitled	under:
(Check	one bo	x)	-						

	11 U.S.C. § 522(b)(2)	
,		

11 U.S.C. § 522(b)(3)

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Debtors Residence	(Husb)735 I.L.C.S 5§12-901 (Wife)735 I.L.C.S 5§12-901	15,000.00 15,000.00	377,500.00
Checking Account #	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	0.00 0.00	0.00
Miscellaneous household goods and furnishings	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	0.00 0.00	0.00
Miscellaneous books, pictures, etc.	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	100.00 100.00	200.00
Miscellaneous wearing apparel	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	100.00 100.00	200.00
Miscellaneous jewelry	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	100.00 100.00	200.00
Miscellaneous sports equipment	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	325.00 325.00	650.00
2002 Mitsubshi Diamante	(Husb)735 I.L.C.S 5§12-1001(c)	0.00	0.00
Dell Computer	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	75.00 75.00	150.00
Tools	(Wife)735 I.L.C.S 5§12-1001(d)	200.00	200.00
Money Market	(Husb)735 I.L.C.S 5§12-1001(b)	96.82	96.82
401K	(Husb)735 I.L.C.S 5§12-1006	12,000.00	12,000.00

B6D (Official Form 6D) (12/07)

In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.	
	Debtor	(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2711262269			Lien: 2nd Mortgage					
Citibank PO Box 688918 Des Moines, IA 50368-8918		J	Security: Debtors Residence				115,274.76	0.00
			VALUE \$ 377,500.00					
ACCOUNT NO.			Lien: Automobile Loan					4,956.60
Nissan Motor Acceptance PO Box 9001133 Louisville, KY 402901133		J	Security: 2005 Nissan Pathfinder				27,456.60	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
			VALUE \$ 22,500.00					
ACCOUNT NO. 0184028017			Lien: 1st Mortgage					
Wells Fargo Home Loans PO Box 14411 Des Moines, IA 50306-3411			Security: Debtors Residence				204,000.00	0.00
			VALUE \$ 377,500.00	t				
0 continuation sheets attached	-			Sub	tota	ı×,	\$ 346,731.36	\$ 4,956.60
continuation shoets attached			(Total o	of th	ıs pa	ige)		

(Use only on last page) (Report also on

346,731.36

Total ➤

(Report also on (If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

4,956.60

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B6E (Official Form 6E) (12/07)

	~ ~	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~			
	Debtor			(if known)	
In re_	Gregg H. Snodgrass &	Kelly J. Snodgrass	Case No		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Y Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C.  $\S$  507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Ir	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.
	Debtor	(if known)
	Certain farmers and fishermen	
_	tims of certain farmers and fishermen, up to \$5,400* per farmer or fisherm	an, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals	
	ims of individuals up to \$2,425* for deposits for the purchase, lease, or represent the not delivered or provided. 11 U.S.C. § 507(a)(7).	ntal of property or services for personal, family, or household use,
	Γaxes and Certain Other Debts Owed to Governmental Units	
Та	xes, customs duties, and penalties owing to federal, state, and local govern	mental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institu	ıtion
— Cl	ima based an commitments to the EDIC DTC Director of the Office of T	built Supervision Communates law of the Communate on Board of
Govern	ims based on commitments to the FDIC, RTC, Director of the Office of Toors of the Federal Reserve System, or their predecessors or successors, to § 507 (a)(9).	
	Naims for Dooth or Devocated Jainey While Dobton Was Interiorted	
	Claims for Death or Personal Injury While Debtor Was Intoxicated	
C alcohol,	aims for death or personal injury resulting from the operation of a motor va drug, or another substance. 11 U.S.C. § 507(a)(10).	ehicle or vessel while the debtor was intoxicated from using
* Amo	ounts are subject to adjustment on April 1, 2010, and every three years then ment.	reafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re Gregg H. Snodgrass & Kelly J. Sno
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Case No	
	(If known)

**Debtor** 

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3713 286082 21004  American Express PO Box 0001  Los Angeles, CA 90096-0001	_	W	Consideration: Credit card debt				12,956.30
ACCOUNT NO. 6011007390642261  Capital Management Srvcs o/b/o Discover 726 Exchange Street Buffalo, NY 14210	_	W	Consideration: Credit card debt				Notice Only
ACCOUNT NO. 5491492244546632  Capital One PO Box 60024 City of Industry, CA 91716-0024		J	Consideration: Credit card debt				2,301.00
ACCOUNT NO. 5291 4922 4454 6632  Capital One PO Box 60024  City of Industry, CA 91716-0024		J	Consideration: Credit card debt				23,893.00
3continuation sheets attached Subtotal > \$ 39,150.30 Total > \$							

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No	
	Debtor		(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4417 1228 1949 2571  Chase PO Box 15548  Wilmington, DE 19886		J	Consideration: Credit card debt				15,435.65
ACCOUNT NO. 5184 4502 5014 2027  Chase PO Box 15548  Wilmington, DE 19886		J	Consideration: Credit card debt				9,317.70
ACCOUNT NO. 5410 6542 0308 4014 Citi Cards PO Box 688910 Des Moines, IA 50368-8910		W	Consideration: Credit card debt				24,068.45
ACCOUNT NO. 0214009278  Citibank 225 W. Virginia Avenue Crystal Lake, IL 60014		J	Consideration: Overdraft Protection Plus				7,660.00
ACCOUNT NO. 6011007390645226  Discover PO Box 30943 Salt Lake City, UT 84130		W	Consideration: Credit card debt				16,367.00
Sheet no. 1 of 3 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı>	\$ 72,848.80

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gregg H. Snodgrass & Kelly J. Snodgrass ,	Case No	_
	Debtor	(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3746 380151 45795  FIA Card Services PO Box 1722 Baltimore, MD 21297-1322	•	Н	Consideration: Credit card debt				1,615.39
ACCOUNT NO.  John R. Thodos, DDS 131 E. Main Street Cary, IL 60013		Н	Consideration: Medical services				140.00
ACCOUNT NO. 027 3767 871  Kohls PO Box 2983  Milwaukee, WI 53201-2983	•	J	Consideration: Credit card debt				897.19
ACCOUNT NO. 987 697 695  Limited Too PO Box 659728 San Antonio, TX 78265		W	Consideration: Credit card debt				167.89
ACCOUNT NO. 7302 8921 3992 3767  Mobil Credit Card Center PO Box 688940 Des Moines, IA 50368		W	Consideration: Credit card debt				1,304.11
Sheet no. 2 of 3 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı <b>&gt;</b>	\$ 4,124.58

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No	
	Debtor		(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5049 9410 4776 4482  Sears Charge Plus PO Box 183081  Columbus, OH 43218-3081		Н	Consideration: Credit card debt				2,960.11
ACCOUNT NO. 5049 9410 4776 4615  Sears Charge Plus PO Box 183081  Columbus, OH 43218-3081		J	Consideration: Credit card debt				2,816.15
ACCOUNT NO. 892 439 480  Victorias Secret PO Box 659728 San Antonio, TX 78265-9728		W	Consideration: Credit card debt				1,077.73
ACCOUNT NO. 4071 1000 1340 2585  Wells Fargo Financial PO Box 98798 Las Vegas, NV 89193-8798		J	Consideration: Personal loan				5,306.69
ACCOUNT NO.							

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 12,160.68 Total \$ 128,284.36

Case 08-71718 B6G (Official Form 6G) (12/07)
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In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No	
	Debtor		(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts of unexpired leas	$   \sqrt{} $	Check this box if debtor has no executory contracts or unexpired	lease
---	---------------	--	-------

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 08-71/18 B6H (Official Form 6H) (12/0	7)
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In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.	
	Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

٧	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital

Status:

#### Document

RELATIONSHIP(S): daughter, daughter

Doc 1

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DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 15, 9

Married

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None

In re_	Gregg H. Snodgrass & Kelly J. Snodgrass	Case		
	Debtor	Case	(if known)	

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

<b>Employment:</b> DEBTOR		SPOUSE		
Occupation Manager IT	Office Man	ager		
Name of Employer Allstate Insurance	Farmers Ins	urance		
How long employed 1.5 years	6 months			
Address of Employer 3075 Sanders Road	600 Industri	ial Drive		
Northbrook, IL 60062	Cary, IL 60	013		
INCOME: (Estimate of average or projected monthly income at time case filed)		DEBTOR	SPO	OUSE
. Monthly gross wages, salary, and commissions		\$9,712.34	\$	0.00
(Prorate if not paid monthly.)			Ψ	
2. Estimated monthly overtime		\$0.00_	\$	0.00
3. SUBTOTAL		\$9,712.34	\$	0.00
LESS PAYROLL DEDUCTIONS				
		\$2,076.64	\$	0.00
a. Payroll taxes and social security     b. Insurance		\$ 464.53	\$	
c. Union Dues		\$0.00	\$	0.00
d. Other (Specify: (D)Life 61.25 Profit 439.39 Charity 38.45	)	\$1,168.02	\$	0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$_3,709.19	\$	0.00
5 TOTAL NET MONTHLY TAKE HOME PAY		\$6,003.15	\$	0.00
7. Regular income from operation of business or profession or farm		\$0.00	\$	0.00
(Attach detailed statement)				
3. Income from real property		\$	\$	0.00
9. Interest and dividends		\$0.00	\$	0.00
10. Alimony, maintenance or support payments payable to the debtor for the		Φ 0.00	Ф	0.00
debtor's use or that of dependents listed above.		\$0.00	\$	0.00
11. Social security or other government assistance		\$0.00	\$	0.00
( Specify)		Ψ	Ψ	0.00
12. Pension or retirement income		\$0.00	\$	0.00
13. Other monthly income( <u>D</u> )Cash Job		\$ 426.25	\$	0.00
(Specify)		\$0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		\$426.25	\$	0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)		\$ 6,429.40	\$	0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)		\$	6,429.40	_

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Case No. \_

6,429.40

5,847.33

582.07

In re Gregg H. Snodgrass & Kelly J. Snodgrass

Debtor	(if known)	
SCHEDULE J - CURRENT EXPENDI	TURES OF INDIVIDUAL DEBTOR(	S)
Complete this schedule by estimating the average or projected of filed. Prorate any payments made biweekly, quarterly, semi-annually, or calculated on this form may differ from the deductions from income allow	annually to show monthly rate. The average monthly expenses	
Check this box if a joint petition is filed and debtor's spouse mainta labeled "Spouse."	ins a separate household. Complete a separate schedule of expe	enditures
1. Rent or home mortgage payment (include lot rented for mobile home)		2,009.09
a. Are real estate taxes included? Yes N	lo	
b. Is property insurance included? Yes N		
2. Utilities: a. Electricity and heating fuel		_250.00_
b. Water and sewer		60.00_
c. Telephone		54.00_
d. Other Garbage 30 Cable 150 Internet 39.99 Cells 200		419.99
3. Home maintenance (repairs and upkeep)	_	80.00_
4. Food	\$	
5. Clothing		_100.00_
6. Laundry and dry cleaning 7. Medical and dental expenses		_100.00_
8. Transportation (not including car payments)		250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		350.00 100.00
9. Recreation, cruos and entertainment, newspapers, magazines, etc.  10. Charitable contributions		
11.Insurance (not deducted from wages or included in home mortgage paym		0.00_
a. Homeowner's or renter's		0.00_
b. Life	\$\$	
c. Health		0.00_
d.Auto		210.00
e. Other	Ψ <u></u>	-210.00 $-0.00$
12.Taxes (not deducted from wages or included in home mortgage payments	Ψ	0.00
(Specify)	\$	0.00_
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments)	ents to be included in the plan)	
a. Auto	\$	0.00
b. Other 2nd Mortgage	\$\$	964.25
c. Other		<del>0.00</del>
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach	· <del></del>	0.00
17. Other School Expenses/Personal/Babysitting	\$	300.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on	Summary of Schedules and,	5,847.33
if applicable, on the Statistical Summary of Certain Liabilities and Related I		<del>,,0+1.33</del> -
19. Describe any increase or decrease in expenditures reasonably anticipated		•

None

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

B6 Summary (Official Form 6 - Summary) (12/07)

#### **United States Bankruptcy Court**

Northern District of Illinois

In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.	
	Debtor		
		Chapter 7	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 377,500.00		
B – Personal Property	YES	3	\$ 13,696.82		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 346,731.36	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 128,284.36	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,429.40
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 5,847.33
тот	<b>FAL</b>	16	\$ 391,196.82	\$ 475,015.72	

## Official Energy (FAMO) 05/30/08 Entered 05/30/08 19:13:51 Desc Main United States Bairruptcy Court Northern District of Illinois

In re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.		
	Debtor			
		Chapter	7	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 6,429.40
Average Expenses (from Schedule J, Line 18)	\$ 5,847.33
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 10,781.25

#### State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,956.60
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 128,284.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 133,240.96

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Gregg H. Snodgrass & Kelly J. Snodgrass

In re	
	Debtor

Bankruptcy2008 @1991-2008, New Hope Software, Inc., ver. 4.4.2-717 - 31923 - Adobe PDF

Case No.	
	(If known

	ONCERNING DEBTOR'S SCHEDULES ER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have reare true and correct to the best of my knowledge, inform	ead the foregoing summary and schedules, consisting of18 sheets, and that they ation, and belief.
Date _ 30 March 2008	Signature:/s/ Gregg H. Snodgrass
<u> </u>	Debtor:
Date 30 March 2008	Signature: /s/ Kelly J. Snodgrass
Date	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	ON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of 110(h) and 342(b); and, (3) if rules or guidelines have been	ruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for this document and the notices and information required under 11 U.S.C. §§ 110(b), promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable otice of the maximum amount before preparing any document for filing for a debtor or on.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	e, title (if any), address, and social security number of the officer, principal, responsible person, or partne
Address  X Signature of Bankruptcy Petition Preparer	
Vames and Social Security numbers of all other individuals who prepare	red or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional sign	ed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions of title 8 U.S.C. § 156.	2 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF I	PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
n this case, declare under penalty of perjury that I have rea	resident or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor d the foregoing summary and schedules, consisting ofsheets (total correct to the best of my knowledge, information, and belief.
Date	Signature:
[An individual signing on behalf of a partn	[Print or type name of individual signing on behalf of debtor.]  ership or corporation must indicate position or relationship to debtor.]

#### Case 08-71718 B7 (Official Form 7) (12707)

## Doc 1 Filed 05/30/08 Entered 05/30/08 19:13:51 Desc Main UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Gregg H. Snodgrass & Kelly J. Snodgrass	Case No.	
		(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### ${\bf 1.} \ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE	
2008(db) 30934.00	Allstate Insurance		
2007(db) 113000.00	Combined Income		
2006(db) 120572.00	Combined Income		
2008(jdb) 1705.00	Employment		FY: 01/07 to present
2007(jdb) see above			
2006(jdb) see above			

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Discover PO Box 30943 Salt Lake City, UT 84130	02-07-08	792.00	16,367.00
NICOR PO Box 416 Aurora, IL 60568	3-7-08	1216.92	

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS PAID OWING

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None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### ${\bf 5.} \quad {\bf Repossessions, foreclosures \ and \ returns}$

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Harris Bank Savings

Closing Balance: 0.00

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

Harris Bank of Barrington

Debtors

Home Owners Insurance Policy, Birth Certificates

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

M

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF **NOTICE**  **ENVIRONMENTAL** LAW

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

M

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

**ENVIRONMENTAL** LAW

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None  $\square$ 

> NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None M

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

**ADDRESS** 

NATURE OF BUSINESS BEGINNING AND

**ENDING DATES** 

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None M

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, record and financial statements

None |

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

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21. Current Partners, Officers, Directors and Shareholders

#### 24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

KELLY J. SNODGRASS

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 30 March 2008 Signature of Debtor GREGG H. SNODGRASS

Date 30 March 2008 Signature /s/ Kelly J. Snodgrass

of Joint Debtor

PDF
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-
17
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ver.
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Bankruptcy2008 (

\_\_\_\_ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bar	nkruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).
If the bankruptcy petition preparer is not an individual partner who signs this document.	l, state the name, title (if any), address, and soci	al security number of the officer, principal, responsible person, or
Address		
X		
Signature of Bankruptcy Petition Preparer		Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

Form B8 (Officia Carse) 08-71718 Doc 1 Filed 05/30/08 Entered 05/30/08 19:13:51 Desc Main Document Page 40 of 46 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re _	Gregg H. Snodgrass & Kelly J. Snodgrass	,	Case No.	
-	Gragg H. Snodgragg & Vally I. Snodgragg		G N	

CHA	APTER 7 INDIVIDUAL DEE	BTOR'S STATEN	MENT OF INTE	NTION	
We have filed a sched	ule of assets and liabilities which i ule of executory contracts and une llowing with respect to the proper	xpired leases which	includes personal p	property subject to a	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
Debtors Residence	Wells Fargo Home Mortg		<b>√</b>		<b>√</b>
Debtors Residence	Citibank		✓		✓
	1	1	1	ı	ı
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE			†		
Date: 30 March 2008	/s/ Gregg H	. Snodgrass			
Daic	Signature o		REGG H. SNOD	GRASS	
Date:30 March 2008	/s/ Kelly J.	Snodgrass			
Duic	Signature o	f Joint Debtor K	ELLY J. SNODO	RASS	

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#### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

#### **B 201** (04/09/06)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Security number is provided above.

- Document Page 43 of 46

  2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy p	etition preparer signing t	he debtor's netition	hereby certify that	I delivered to the debto	٦r
		ne debtor s petition,	nereby certify that	I delivered to the debte	,1
his notice required by § 342(b) of the Bank	kruptcy Code.				
	<del></del>				

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social	

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Gregg H. Snodgrass & Kelly J. Snodgrass	x/s/ Gregg H. Snodgrass 30 March 200
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X/s/ Kelly J. Snodgrass 30 March 200
	Signature of Joint Debtor (if any) Date

American Express PO Box 0001 Los Angeles, CA 90096-0001

Capital Management Srvcs o/b/o Discover 726 Exchange Street Buffalo, NY 14210

Capital One PO Box 60024 City of Industry, CA 91716-0024

Capital One PO Box 60024 City of Industry, CA 91716-0024

Chase PO Box 15548 Wilmington, DE 19886

Chase PO Box 15548 Wilmington, DE 19886

Citi Cards PO Box 688910 Des Moines, IA 50368-8910

Citibank 225 W. Virginia Avenue Crystal Lake, IL 60014

Citibank
PO Box 688918
Des Moines, IA 50368-8918

Discover PO Box 30943 Salt Lake City, UT 84130

FIA Card Services PO Box 1722 Baltimore, MD 21297-1322 John R. Thodos, DDS 131 E. Main Street Cary, IL 60013

Kohls PO Box 2983 Milwaukee, WI 53201-2983

Limited Too PO Box 659728 San Antonio, TX 78265

Mobil Credit Card Center PO Box 688940 Des Moines, IA 50368

Nissan Motor Acceptance PO Box 9001133 Louisville, KY 40290--1133

Sears Charge Plus PO Box 183081 Columbus, OH 43218-3081

Sears Charge Plus PO Box 183081 Columbus, OH 43218-3081

Victorias Secret PO Box 659728 San Antonio, TX 78265-9728

Wells Fargo Financial PO Box 98798 Las Vegas, NV 89193-8798

Wells Fargo Home Loans PO Box 14411 Des Moines, IA 50306-3411

Name of law firm

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## United States Bankruptcy Court Northern District of Illinois

In 1	re Gregg H. Snodgrass & k	Kelly J. Snodgrass	Case	No	
			Chap	ter	7
De	btor(s)				
	DISCLOSURE	OF COMPENSATION O	F ATTORNEY FO	R DEBT	OR
and	suant to 11 U .S.C. § 329(a) and I that compensation paid to me watered or to be rendered on beha	within one year before the filing	of the petition in bankri	uptcy, or a	greed to be paid to me, for service
For	legal services, I have agreed to	accept	\$	3,500.0	0
Prio	or to the filing of this statement I	have received	\$	1,726.0	0
Bala	ance Due		\$	1,774.0	0
The	e source of compensation paid t	o me was:			
	<b>V</b> Debtor	Other (specify)			
The	e source of compensation to be	paid to me is:			
	<b>▼</b> Debtor	Other (specify)			
<b>√</b> ociat∈	I have not agreed to share the es of my law firm.	e above-disclosed compensation	n with any other persor	unless the	ey are members and
☐ ny law	I have agreed to share the ab v firm. A copy of the agreement				are not members or associates mpensation, is attached.
In :	return for the above-disclosed for	ee, I have agreed to render leg	al service for all aspects	s of the bar	nkruptcy case, including:
b. c.	Analysis of the debtor's financia Preparation and filing of any pe Representation of the debtor at Representation of the debtor in	etition, schedules, statements of the meeting of creditors and c	f affairs and plan which onfirmation hearing, and	may be re d any adjou	urned hearings thereof;
	By agreement with the debtor(s),	the above-disclosed fee does	not include the following	services:	
В					
В		CEI	RTIFICATION		
В	I certify that the foregoing is debtor(s) in the bankruptcy pro	s a complete statement of any		ent for pay	ment to me for representation of t
В		s a complete statement of any			ment to me for representation of t